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ABSTRACT

5 A method and system for automated settlement and on-line debiting of a
financial transaction, such as an emergency-cash transaction, is provided. A bank
customer enters a foreign-branch bank and indicates a need for emergency cash. The
customer is given a telephone by which the customer communicates with an
interactive-voice response system in the customer's language. The system bridges
the customer with the customer's home bank, which approves the requested
emergency cash. A network in communication with the voice response system and
10 with the issuer automatically initiates an on-line debiting of an account of the
customer. The network also initiates and carries out settlement between the acquirer
and the issuer by way of settlement accounts.

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